

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

6 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

6 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
New Jersey**

In Re: **Kollette Lynn Taylor**

Case No.: **18-30573**

Judge: **CMG**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **6/24/2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: KLT Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor has paid \$5400.00 to date, and shall pay \$1075.00 Monthly to the Chapter 13 Trustee, starting in July 2019\_\_ for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Est. 7000.00
Albert Russo, Esq. Chapter 13 Trustee	Trustee commissions	unknown
Internal Revenue Service	Taxes and certain other debts	unknown
State of New Jersey	Taxes and certain other debts	unknown
State of New York	Taxes and certain other debts	unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside of Plan)
Select Portfolio Servicing	1st Mortgage Arrears	\$41,032.86	n/a	\$41,032.86	Ongoing Payments

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside of Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Internal Revenue Service	Real Estate and personalty	\$25,210	\$4,530.15	n/a	n/a	4.25%	\$5,036.40
Midland Funding, LLC	Real Property	\$1,864	\$286,000	\$323,541.75	n/a	n/a	lien to be voided and treated as fully unsecured
LVNV Funding	Real Property	\$2,120	\$286,000	\$323,541.75	n/a	n/a	lien to be voided and treated as fully unsecured
Capital One Auto	2010 GMC Acadia	\$7,617	\$2,744	\$7,617	\$2,744	4.25%	\$3,051
Pinnacle Federal Credit Union	Real Property	\$39,120.34	\$286,000	\$323,541.75	n/a	n/a	lien to be voided and treated as full unsecured

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
		<b>0.00</b>

**Part 5: Unsecured Claims ☐ NONE**

- a. **Not separately classified** allowed non-priority unsecured claims shall be paid:
- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
U.S. Department of Education/ Great Lakes	Student Loans	Outside Plan - Deferred	Outside Plan - Deferred

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

- a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**  
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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- b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Midland Funding	Real Property	\$1,864	\$286,000	\$323,541.75	n/a	Entire Lien
LVNV Funding	Real Property	\$2,120	\$286,000	\$323,541.75	n/a	Entire Lien

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
<b>Pinnacle Federal Credit Union</b>	<b>Real Property</b>	<b>\$39,120.34</b>	<b>\$286,000</b>	<b>\$323,541.75</b>	<b>n/a</b>	<b>Entire Lien</b>

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
<b>Capital One Auto</b>	<b>2010 GMC Acadia</b>	<b>\$7,617</b>	<b>\$2,744</b>	<b>\$3,051</b>	<b>Balance to be treated as fully unsecured</b>
<b>Internal Revenue Service</b>	<b>Real Property and Personalty</b>	<b>\$25,210</b>	<b>\$4,530.15</b>	<b>\$5,036.40, \$4,530.15 at 4.25% interest</b>	<b>Balance to be treated as fully unsecured</b>

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Priority Claims**
- 4) **Secured Claims**
- 5) **Lease Arrearages**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/16/2019

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<b>Adding additional lien to be voided</b>	<b>Adding additional lien to be voided</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>June 24, 2019</u>	<u>/s/ Kollette Lynn Taylor</u> Kollette Lynn Taylor Debtor
Date: _____	_____ Joint Debtor
Date: <u>June 24, 2019</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor(s)

**Certificate of Notice Page 8 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kollette Lynn Taylor  
 Debtor

Case No. 18-30573-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 5  
 Total Noticed: 177

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db  
 517815958 +Kollette Lynn Taylor, 126 Hidden Trail, North Plainfield, NJ 07060-3924  
 517815975 +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
 517815976 Avenue, c/o JH Portfolios, 5757 Phanpon Drive, Suite 225, Hazelwood, MO 63042  
 517815977 +Barclays, c/o Philips & Cohan, 1002 Justison Street, Wilmington, DE 19801-5148  
 517815977 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 517815978 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 517816007 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)  
 517815989 +Capital One Bank, c/o Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West PO Box 500, Eatontown, NJ 07724-0500  
 517815988 +Capital One Bank, 323 W. Lakeside Avenue, #200, Cleveland, OH 44113-1009  
 517815990 +Capital One Bank c/o, Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500  
 517916223 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517815993 +Citgo Card, P.O. Box 6401, Sioux Falls, SD 57117-6401  
 517815992 +Citgo c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
 517816009 +Credit One, c/o Pressler Felt & Warshsaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816021 +Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999  
 517816020 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040  
 517816022 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517816023 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517816024 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517816025 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517816035 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104)  
 517816027 +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
 517816026 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517816031 +First Nataional Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478  
 517816030 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097  
 517816033 +First Saving Bank / Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253  
 517816032 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096  
 517816034 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117-5019  
 517816037 +Genesis Financial Solutions, 8705 Sw Nimbus Ave Ste 3, Beaverton, OR 97008-4000  
 517816040 +Gettington, c/o Faloni & Associates, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592  
 517816041 +Gettington c/o, Faloni & Associates, PO Box 1285, Caldwell, NJ 07007-1285  
 517816043 +HSBC Auto Finance / Santander, Po Box 961245, Fort Worth, TX 76161-0244  
 517816042 +HSBC Auto Finance / Santander, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244  
 517816047 +HSN, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816046 HSN, P.O. Box 9090, Clearwater, FL 33758-9090  
 517816044 +Hsbc Bank, 95 Washington Street, Buffalo, NY 14203-3006  
 517816052 +Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517816050 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429  
 517816055 +Kohl's, c/o Altran Financial, PO Box 610, Sauk Rapids, MN 56379-0610  
 517816062 +LVNV Funding c/o, Stenger & Stenger, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458  
 517816058 +Lane Bryant c/o, Contract Callers Inc., PO Box 2207, Augusta, GA 30903-2207  
 517816061 +Lord & Taylor, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 517816072 +Matrix, c/o Oilphant Financial, 1800 2nd Street, Suite 603, Sarasota, FL 34236-5990  
 517816074 +Merrick Bank, c/o FBCS, 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433  
 517816085 +Midland Funding c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816087 +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499  
 517840510 NY State Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300  
 517816114 +QVC, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816116 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130  
 517816118 +Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426  
 517816117 +Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416  
 517971220 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 517816123 +Select Portfolio Servicing, P.O. Box 65587, Salt Lake City, UT 84165-0587  
 517816142 +State Of Nj Highed Ed, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241  
 517816137 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269  
 517816138 +State of New Jersey, c/o Office of the Attorney General, Hughes Justice Complex, 25 West Market Street CN-080, Trenton, NJ 08611-2148



District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 177

Date Rcvd: Jun 26, 2019

517816139 State of New York, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300,  
Albany, NY 12205-0300  
517816140 State of New York, Office of the Attorney General, State Capital, Albany, NY 12224  
517816141 State of New York, Department of Taxation and Finance, WA Harriman State Campus,  
Albany, NY 12227-0001  
517827597 +Summit Medical Group, C/O Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
517816165 +TJX c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
517816161 +Target, c/o RFR Assets, 4510 West 77th Street, Minneapolis, MN 55435-5505  
517816159 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
517816160 +Target, Po Box 673, Minneapolis, MN 55440-0673  
517816162 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
517816163 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
517816164 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
517816167 +Torrid, c/o Pressler, Felt and Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
517816168 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
517816169 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
517936318 +U.S. Bank National Association, as trustee, on beh, PO BOX 65250,  
Salt Lake City, UT 84165-0250  
517932018 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
MADISON WI 53708-8973  
517816174 +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860  
517816172 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860  
517816171 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
517816177 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
517816176 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
517816178 +Walmart c/o, Convergent Outsourcing, 800 SW 39th Street, Suite 100,  
Renton, WA 98057-4927  
517816180 +Web Bank, 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2019 00:28:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 27 2019 00:28:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517815974 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:29 Amazon,  
c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
517883578 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:30  
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
517815981 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 00:22:13 Capital 1 Bank,  
Po Box 85520, Richmond, VA 23285  
517815979 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 00:22:13 Capital 1 Bank,  
Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
517815984 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 00:22:13 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281  
517815985 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:44:40 Capital One,  
c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
517815983 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 00:23:04 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517815986 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jun 27 2019 00:22:27  
Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517815987 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jun 27 2019 00:22:27  
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
517829168 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 27 2019 00:23:10  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
517826330 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 27 2019 00:21:29  
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
517855574 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 00:23:04  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517815991 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Citifingerhut,  
6250 Ridgewood Roa, Saint Cloud, MN 56303-0820  
517815995 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:10 Comenity Bank/Avenue,  
Po Box 182789, Columbus, OH 43218-2789  
517815994 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:10 Comenity Bank/Avenue,  
Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
517815997 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:10 Comenity Bank/Lane Bryant,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
517815996 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:10 Comenity Bank/Lane Bryant,  
Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686  
517815998 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/Lane Bryant,  
Po Box 182789, Columbus, OH 43218-2789  
517816003 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/Torrid,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
517816004 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/Torrid,  
Po Box 182789, Columbus, OH 43218-2789  
517816000 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/lnbryant,  
4590 E Broad St, Columbus, OH 43213-1301

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 177

Date Rcvd: Jun 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517816001 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/roamans,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

517816002 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:11 Comenity Bank/roamans,  
Po Box 182789, Columbus, OH 43218-2789

517816005 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:12 Comenity Capital Bank/HSN,  
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

517816006 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:12 Comenity Capital Bank/HSN,  
Po Box 182120, Columbus, OH 43218-2120

517816011 +E-mail/PDF: creditonebknofications@resurgent.com Jun 27 2019 00:21:31 Credit One Bank,  
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

517816010 +E-mail/PDF: creditonebknofications@resurgent.com Jun 27 2019 00:22:21 Credit One Bank,  
Po Box 98873, Las Vegas, NV 89193-8873

517816013 +E-mail/PDF: creditonebknofications@resurgent.com Jun 27 2019 00:22:22 Credit One Bank,  
Po Box 98875, Las Vegas, NV 89193-8875

517816018 +E-mail/Text: deptbankruptcy@deltacommunitycu.com Jun 27 2019 00:28:05 Delta Ccu,  
1025 Viriginia Ave, Atlanta, GA 30354-1319

517816016 +E-mail/Text: deptbankruptcy@deltacommunitycu.com Jun 27 2019 00:28:05 Delta Ccu,  
Attention: Bankruptcy Department, Po Box 20541, Atlanta, GA 30320-2541

517816028 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Fingerhut,  
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250

517816029 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Fingerhut,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517816036 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 27 2019 00:29:22  
Genesis Financial Solutions, Attn: Bankruptcy, Po Box 4865, Beaverton, OR 97076-4865

517816039 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Gettington,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

517816038 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Gettington,  
P.O. Box 1500, Saint Cloud, MN 56395-1500

517816045 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:12 HSN, PO Box 659707,  
San Antonio, TX 78265-9707

517816048 E-mail/Text: cio.bncmail@irs.gov Jun 27 2019 00:27:46 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114-0326

517816049 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:29 JC Penny,  
c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

517816054 E-mail/Text: bncnotices@becket-lee.com Jun 27 2019 00:27:35 Kohl's, P.O. Box 2983,  
Milwaukee, WI 53201-2983

517816056 +E-mail/Text: bncnotices@becket-lee.com Jun 27 2019 00:27:35 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

517816057 +E-mail/Text: bncnotices@becket-lee.com Jun 27 2019 00:27:36 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

517931600 E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2019 00:22:26 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517889397 E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2019 00:33:35 LVNV Funding, LLC,  
c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587

517816063 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2019 00:22:27  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497

517816065 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2019 00:22:27  
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

517816059 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:12 Lane Bryant Retail/soa,  
450 Winks Ln, Bensalem, PA 19020-5932

517816060 E-mail/PDF: gecsed@recoverycorp.com Jun 27 2019 00:22:00 Lord & Taylor, P.O. Box 960035,  
Orlando, FL 32896-0035

517859364 E-mail/Text: bkr@cardworks.com Jun 27 2019 00:24:38 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517816068 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 27 2019 00:29:23 Mabt - Genesis Retail,  
Po Box 4499, Beaverton, OR 97076-4499

517816067 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 27 2019 00:29:23 Mabt - Genesis Retail,  
Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401

517816071 +E-mail/Text: legal@arsnational.com Jun 27 2019 00:28:07 Macy's, c/o ARS,  
201 West Grand Avenue, Escondido, CA 92025-2603

517816075 +E-mail/Text: bkr@cardworks.com Jun 27 2019 00:24:38 Merrick Bank/CardWorks,  
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

517816076 +E-mail/Text: bkr@cardworks.com Jun 27 2019 00:24:38 Merrick Bank/CardWorks, Po Box 9201,  
Old Bethpage, NY 11804-9001

517816077 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 27 2019 00:28:31 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709

517874836 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 27 2019 00:28:31 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011

517816086 +E-mail/Text: pattie@montereycountybank.com Jun 27 2019 00:29:01 Monterey County Bank,  
601 Munras Ave, Monterey, CA 93940-3107

517816109 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:23:10  
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

517936359 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:22:19  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541

517929720 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:29  
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 177

Date Rcvd: Jun 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517937133 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:44:33  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517929714 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:22:19  
Portfolio Recovery Associates, LLC, c/o Citgo, POB 41067, Norfolk VA 23541

517929711 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:44:40  
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

517929715 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:29  
Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541

517816088 +E-mail/Text: recovery@paypal.com Jun 27 2019 00:24:46 Paypal, 2211 N. First Street,  
San Jose, CA 95131-2021

517816089 +E-mail/PDF: clerical@simmassociates.com Jun 27 2019 00:22:17 Paypal, c/o Simm Associates,  
800 Pencader Drive, Newark, DE 19702-3354

517816097 +E-mail/Text: Bankruptcy@pinnaclefcu.com Jun 27 2019 00:28:05 Pinnacle Fed Cr Un,  
135 Raritan Center, Edison, NJ 08837-3645

517816090 +E-mail/Text: Bankruptcy@pinnaclefcu.com Jun 27 2019 00:28:05 Pinnacle Fed Cr Un,  
135 Raritan Center Pkwy, Edison, NJ 08837-3645

517816104 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 00:21:28  
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

517861928 E-mail/Text: bnc-quantum@quantum3group.com Jun 27 2019 00:28:25  
Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788,  
Kirkland, WA 98083-0788

517921396 +E-mail/Text: bncmail@w-legal.com Jun 27 2019 00:28:43 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517816120 +E-mail/Text: bankruptcy@savit.com Jun 27 2019 00:29:14 SaVit Collection Agency,  
46 W Ferris St, East Brunswick, NJ 08816-2159

517816119 +E-mail/Text: bankruptcy@savit.com Jun 27 2019 00:29:14 SaVit Collection Agency,  
Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

517816121 +E-mail/Text: jennifer.chacon@spservicing.com Jun 27 2019 00:29:22  
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

517816132 +E-mail/Text: clientservices@simonsagency.com Jun 27 2019 00:29:06 Simons Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176

517816127 +E-mail/Text: clientservices@simonsagency.com Jun 27 2019 00:29:06 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

517816143 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:58 Synch Bank/American Eagle,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517816144 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:16 Synch Bank/American Eagle,  
Po Box 965005, Orlando, FL 32896-5005

517816146 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synch/citgo, C/o Po Box 965004,  
Orlando, FL 32896-0001

517816145 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synch/citgo, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

517818567 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:22:52 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517816147 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:16 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517816148 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synchrony Bank/ JC Penneys,  
Po Box 965007, Orlando, FL 32896-5007

517816151 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:22:52 Synchrony Bank/Amazon,  
Po Box 965015, Orlando, FL 32896-5015

517816149 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517816153 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:22:52 Synchrony Bank/QVC,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517816154 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synchrony Bank/QVC,  
Po Box 965018, Orlando, FL 32896-5018

517816155 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:22:53 Synchrony Bank/TJX,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517816156 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:59 Synchrony Bank/TJX,  
Po Box 965015, Orlando, FL 32896-5015

517816157 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:22:00 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517816158 +E-mail/PDF: gecsedirecoverycorp.com Jun 27 2019 00:21:16 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024

517919749 +E-mail/Text: bncmail@w-legal.com Jun 27 2019 00:28:43 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517816166 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 00:28:10 Torrid, P.O. Box 182789,  
Columbus, OH 43218-2789

517816170 +E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2019 00:28:35 United States Attorney,  
Peter Rodino Federal Building, 970 Broad Street, Ste. 700, Newark, NJ 07102-2527

517816179 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Web Bank,  
215 S State St Ste 800, Salt Lake City, UT 84111-2339

517816182 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Webbank/Gettington,  
Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

517816183 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 27 2019 00:29:03 Webbank/Gettington,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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User: admin  
Form ID: pdf901

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Total Noticed: 177

Date Rcvd: Jun 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517816115 Raritan Bay Fed Cr Un  
517816069\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)  
517816073\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Matrix, P.O. Box 8099, Newark, DE 19714)  
517816008\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance Company, Pob 8099, Newark, DE 19714)  
517816126\* +Select Portfolio Servicing, Inc., 3815 South West Temple Street,  
Salt Lake City, UT 84115-4412  
517815972 ###ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
517815973 ###ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012  
517815950 ###Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815965 ###Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517816124 ###Select Portfolio Servicing, 3815 South West Temple St, Salt Lake City, UT 84115-4412  
TOTALS: 1, \* 4, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David G. Beslow on behalf of Debtor Kollette Lynn Taylor yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com/r64764notify.bestcase.com  
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as trustee, on behalf  
of the holders of the Home Equity Asset Trust 2007-2 Home Equity Pass-Through Certificates,  
Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as trustee, on  
behalf of the holders of the Home Equity Asset Trust 2007-2 Home Equity Pass-Through  
Certificates, Series 2007-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6